

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

**CIVIL MINUTES - GENERAL**

<b>Case No.</b>	CV 09-6995 AHM (VBKx)	<b>Date</b>	March 16, 2010
<b>Title</b>	JACQUELINE LEE v. ING BANK FSB, <i>et al.</i>		

<b>Present: The Honorable</b>	A. HOWARD MATZ, U.S. DISTRICT JUDGE
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Stephen Montes

Not Reported

Deputy Clerk

Court Reporter / Recorder

Tape No.

Attorneys **NOT** Present for Plaintiffs:

Attorneys **NOT** Present for Defendants:

**Proceedings:** IN CHAMBERS (No Proceedings Held)

The Court calls to the attention of the Plaintiff that a lawsuit has been filed against your former lawyer, Timothy Thurman, by the Asian Pacific American Legal Center. The Court is attaching an article from the *Los Angeles Times* describing the lawsuit.

Defendants are ordered to serve this notice on Plaintiff at her last known address.

Initials of Preparer

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SMO

Los Angeles Times

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THURSDAY, MARCH 11, 2010 AA5

# Law firm defrauded Korean immigrants, center charges

Suit says many were victimized by false promises of avoiding foreclosure.

TERESA WATANABE

Like so many Korean immigrants, Ok Kee Shin worked hard for her American dream. She started her own dry-cleaning business in Glendale. She sent two children to USC.

And finally in 2006, she and her husband bought their own home: a \$660,000 La Crescenta rambler that was small but cozy, with a corner fireplace and backyard patio that brought the family together for meals, board games and lively conversations.

But last year, as the recession cut deeply into Shin's business, she began looking for ways to modify her mortgage — and ended up losing her home in what attorneys allege was a massive scam targeting Korean immigrants.

In a lawsuit filed Wednesday, attorneys with the

Asian Pacific American Legal Center accused a Los Angeles law firm, Trinity Law Associates Inc., of defrauding at least 28 Korean immigrants out of thousands of dollars by falsely promising that their services would prevent foreclosures. Testimony indicates that the firm targeted hundreds of other Korean immigrants, whose limited English and unfamiliarity with U.S. law made them particularly vulnerable, center attorney Yung-suh Park said.

The complaint alleges that Trinity lawyer Timothy D. Thurman — who was arrested last year on another loan modification fraud case — used Korean-speaking agents to recruit clients. Thurman and others allegedly charged clients an upfront retainer averaging \$7,000, telling them that their litigation against lenders would forestall foreclosure and reduce the principal they owed.

But the law firm provided no actual services, the complaint alleges. And Thurman's advice to clients to stop paying their mortgages and ignore default notices

hastened the foreclosures and cost victims their homes, mental health and once-stellar credit ratings, Park alleged.

"This case is a prime example of the wave of fraud targeting distressed homeowners in California," Park said. "In this case, unethical attorneys took advantage of their clients' trust by making false promises and collecting extremely high fees."

Thurman could not be reached for comment.

In the last few years, the State Bar of California, California Office of the Attorney General, Federal Trade Commission and local law enforcement agencies have all begun actively investigating loan modification scams. Federal Trade Commission Chairman Jon Leibowitz has estimated that hundreds of thousands of people have been victimized by such scams, with the most rampant problems in Southern California.

Since 2009, the California Department of Real Estate has received 2,400 complaints of scams and taken action against 525 companies and individuals.

In the last nine months, the Asian Pacific legal center has received more than 75 complaints, mostly from Korean immigrants, about mortgage scams.

One of them was Sunmi Lee, another plaintiff in the complaint who said she sought Trinity's assistance after the recession hit and drove her accessory business into failure. She faces eviction this week but still has not told her two sons and mother-in-law.

"I feel so stressed, like I'm losing it," she said.

Shin, who still tears up when she recounts her story, wonders how her American dream could have soured so badly.

After being evicted last year from their once-dream home, she and her family have resettled in a Glendale condo but still feel anguished at all they have lost.

"I came to this country and worked hard and followed all the laws and paid my taxes and did the right thing," she said. "Now I feel it's hard to trust anyone."

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